Certificate Number: 05781-PAE-DE-035137096

Bankruptcy Case Number: 20-13620



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>December 1, 2020</u>, at <u>1:34</u> o'clock <u>PM PST</u>, <u>Linda Richard</u> completed a course on personal financial management given <u>by internet</u> by <u>Sage Personal Finance</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Eastern District of Pennsylvania</u>.

Date: December 1, 2020 By: /s/Allison M Geving

Name: Allison M Geving

Title: <u>President</u>